(a) assigning at least one security attribute to a digital rights management container containing a digital representation of money, wherein the at least one security attribute precludes unauthorized access to the container containing the digital representation of money; and

(b) transmitting the container containing a digital representation of money to a recipient.

19. (amended) A method for receiving a digital rights management container containing electronic funds comprising:

(a) receiving a digital rights management container containing a digital representation of money, wherein the container containing a digital representation of money has at least one security attribute which precludes unauthorized access to the container; and

(b) entering security indicia, which allows access to the container containing a digital representation of money.

55. (amended) A system for securely transferring electronic funds comprising:

(a) means for assigning at least one security attribute to a digital rights management container containing a digital representation of money, wherein the at least one security attribute precludes unauthorized access to the container containing the digital

(b) means for transmitting the container containing a digital representation of money to a recipient.

73. (amended) A system for receiving a digital rights management container containing electronic funds comprising:

(a) means for receiving a digital rights management container containing a digital representation of money, wherein the container containing a digital representation of money of money has at least one security attribute which precludes unauthorized access to the

representation of money; and

container; and

C4

(b) means for entering security indicia, which allows access to the container containing a digital representation of money.

109. (amended) A programmed computer configured for securely transferring electronic funds comprising:

- (a) a memory having at least one region for storing computer executable program code; and
- (b) a processor for executing the program code stored in memory, wherein the program code includes:
- (i) code for assigning at least one security attribute to a digital rights management container containing a digital representation of money, wherein the at least one security attribute precludes unauthorized access to the container containing the digital representation of money; and
- (ii) code for transmitting the container containing a digital representation of money to a recipient.
- 110. (amended) A programmed computer configured for receiving a digital rights management containing electronic funds comprising:
- (a) a memory having at least one region for storing computer executable program code; and
- (b) a processor for executing the program code stored in memory, wherein the program code includes:
- (i) code for receiving a digital rights management container containing a digital representation of money, wherein the container containing a digital representation of money has at least one security attribute which precludes unauthorized access to the container; and
- (ii) code for facilitating the entry of security indicia that allows access to the container containing a digital representation of money.

3